

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Jeffrey Endy
 Debtor

Case No. 10-23511-ref
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 20

Date Rcvd: Jul 29, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2016.

db +Jeffrey Endy, 347 Anthony's Mill Road, Bechtelsville, PA 19505-9148
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 12301209 +Berks County Tax Claim Bureau, 633 Court Street,, 2nd Fl, Svc Ctr,,
 Reading, PA 19601-4302
 12453943 +Mendelsohn & Mendelsohn, P.C., 637 Walnut Street, Reading, PA 19601-3524
 12339316 +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
 12245339 +Pennsylvania Electric Company, a FirstEnergy Company, 331 Newman Springs Road, Building 3,
 Red Bank, NJ 07701-5688
 13325054 Wells Fargo Bank,, c/o Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department,
 P.O. BOX 24605, West Palm Beach, FL 33416-4605

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: robertsl2@dnb.com Jul 30 2016 01:50:35 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 30 2016 01:49:50
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 30 2016 01:50:46 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 12263517 +EDI: GMACFS.COM Jul 30 2016 01:28:00 ALLY f/k/a GMAC, PO BOX 130424,
 ROSEVILLE, MN 55113-0004
 12243092 +EDI: CAUT.COM Jul 30 2016 01:28:00 Chase Auto Finance, 201 N Central Ave,
 Phoenix, AZ 85004-1071
 12245972 EDI: DISCOVER.COM Jul 30 2016 01:28:00 Discover Bank, Dfs Services LLC, PO Box 3025,
 New Albany, OH 43054-3025
 12350252 EDI: RESURGENT.COM Jul 30 2016 01:33:00 LVNV Funding LLC, Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 12324546 +EDI: OPHSUBSID.COM Jul 30 2016 01:28:00 Oak Harbor Capital, L.L.C.,
 c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 13019799 +EDI: OPHSUBSID.COM Jul 30 2016 01:33:00 Vanda, LLC, c/o Weinstein & Riley, P.S.,
 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 12239811 EDI: ECAST.COM Jul 30 2016 01:28:00 eCAST Settlement Corporation, assignee,
 of GE Money Bank Lowe's Consumer, POB 35480, Newark, NJ 07193-5480

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12235226 ##+Phoenixville Orthodox Assoc., 400 Main Street, Phoenixville, PA 19460-3810

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2016 at the address(es) listed below:

ANN E. SWARTZ on behalf of Creditor GMAC Mortgage Corp of PA. ecfmail@mwlc-law.com,
ecfmail@mwlc-law.com
ANN E. SWARTZ on behalf of Creditor Wells Fargo Bank, N.A. as Trustee for Harborview 2006-10
ecfmail@mwlc-law.com, ecfmail@mwlc-law.com
BRENNA HOPE MENDELSON on behalf of Debtor Jeffrey Endy toymkmentelsohn@comcast.net
FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor Wells Fargo Bank, N.A. as Trustee for Harborview
2006-10 bkgroupp@kmlawgroup.com, bkgroupp@kmlawgroup.com
LESLIE E. PUIDA on behalf of Creditor GMAC Mortgage Corp of PA. lpuidaesq@gmail.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD MILLER on behalf of Creditor Wells Fargo Bank, N.A. as Trustee for Harborview
2006-10 wmiller@sterneisenberg.com, nmiller@sterneisenberg.com

TOTAL: 10

Information to identify the case:

Debtor 1	<u>Jeffrey Endy</u>	Social Security number or ITIN	xxx-xx-8025
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 10-23511-ref			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeffrey Endy

7/28/16

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.